# 2019 Open Enrollment

BEGINS: Tuesday, May 7, 2019, at 7:00 a.m. CST

ENDS: Tuesday, May 21, 2019, at 5:00 p.m. CST

During Open Enrollment, all eligible State of Nebraska employees have the opportunity to elect or change benefit plans. To prepare for this annual event, you should review your current benefit elections along with your current and anticipated future benefit needs.

The choices you make during Open Enrollment take effect on July 1, 2019, and remain in effect until June 30, 2020. You can make limited changes at other times during the year only as a result of a qualifying event as defined by the IRS. Detailed information regarding the state's changes can be found on the Employee Benefits website at www.link.nebraska.gov under Wellness & Benefits Resources.

### Open Enrollment 2019

All State of Nebraska teammates are required to log into the Employee Work Center and complete the Open Enrollment process.

If you failed to qualify for the Wellness Incentive, you must select an alternate plan. Your WellNebraska Plan with incentive will end as of 6/30/19 and you will be left with no coverage for 2019-2020.

As you make your Open Enrollment plan selections, please verify and update any contact information (address, email, phone number, etc.) for you, your dependents and your beneficiaries.

### **Update Important Information**

This is the ideal time to confirm and update important information such as addresses, emergency contacts, and dependent information. Keeping personal information up to date will help ensure you are receiving communications from the State of Nebraska and benefit vendors.

Open Enrollment is also a good time to review your beneficiary elections for the life and AD&D insurance plans. Any amount for which a beneficiary is not named will be paid to your estate. If you elect coverage for your spouse or dependent children, you are automatically their beneficiary.

# If Adding a Spouse or Child(ren) to Health Insurance

If adding dependents, you will need social security numbers and dates of birth for dependents enrolled in a group health plan.

#### **Dependent Eligibility Verification Process**

Around July 1<sup>st</sup>, you will receive a letter from Alight Dependent Verification Center (formerly Aon Hewitt) requesting documentation to verify that your newly added dependent(s) meet the definition of an eligible dependent on the state's health plan. You will have 30 days to send Alight Dependent Verification Center (formerly Aon Hewitt) the requested documentation. Examples include a certified birth certificate or marriage certificate.

Failure to respond and provide the requested documentation by the stated deadline will result in loss of coverage for your new dependent(s).

### **Employee Work Center (EWC)**

Complete your Open Enrollment in the EWC found at www.link.nebraska.gov. Using the EWC, you will elect, view and make changes to your benefit plan choices.

Open Enrollment To-Do List	
Health, Dental, and Vision Insurance	Review current coverage and make any changes/elections
FSA Healthcare	Select or waive your annual contributions
FSA Dependent Care	Select or waive your annual contributions
Health Savings Account	Select or waive your contribution amounts if you elect the Consumer Focused Health Plan
Employee Supplemental Life Insurance *new vendor	Increase coverage by one increment ONLY if currently enrolled - No Evidence of Insurability (EOI) required
Dependent Supplemental Life Insurance *new vendor	Review current coverage and make any changes. Evidence of Insurability (EOI) will be required for a spouse not currently covered
Short Term Disability Long Term Disability *new vendor	Must elect due to all previous plans ending 6/30/2019
AD&D Insurance *new vendor	Coverage Continues - Review current coverage and make any changes.
Electronic W2	Sign up to receive electronic W2
Electronic 1095-C	Sign up to receive electronic 1095-C form
Verify Address	Confirm or edit address

Confirm or edit beneficiaries

Verify Beneficiaries

### Workday (EWC) Same Sign-on is here!

Department of Administrative Services, supporting a partnership effort between OCIO and State Personnel, has responded to your requests by implementing Workday (EWC), Same Sign-on (SSO) password service. Same Sign-on means that our teammates will be able to use the same set of credentials to sign-on to Workday (EWC) as they use each and every day to sign into their workstations, email, and other enterprise applications.

To help guide you through the details of Workday Same Sign-on during this Benefits Open Enrollment period, we have developed a Quick Reference Guide and instructional Video.

Please take time to review these helpful tools listed below:

Workday Same Sign On User Guide Link: http://das.nebraska.gov/personnel/user\_guides/ewoc/SameSignOn.pdf Workday Same Sign On Video Link: http://das.nebraska.gov/personnel/ewcsso/WorkdaySSO.htm

To take advantage of SSO in Workday, there are a few items we need to share:

- You must have an @nebraska.gov email address as your primary work email on your employee record in Workday to be able to use SSO.
- If you do not have an @nebraska.gov email address, you will continue to log in with your Workday User Name and password.
- Use Internet Explorer 11 browser or later version; as long as your IE browser remains open Workday remains accessible
- If using Chrome or Firefox, one initial logon to Workday, per day, is required; as long as your browser remains open Workday remains accessible

If you have questions, after reviewing the Quick Reference Guide and Video, please contact the LINK Help Desk at 402-471-6234 or as.linkhelp@nebraska.gov for assistance.

## **New: Short-Term Disability Benefits**

Benefits are offered through UnitedHealthcare (See Options Guide page 36 for additional information)



#### How the plan works.

The Short-term Disability plan will pay you 60% of your paycheck each week if you have a qualifying disability on the 1st day of injury or the 8th day of a sickness and you are unable to perform your job duties for up to a maximum of 26 weeks.

This means you will have a weekly income to help you and your family pay for expenses like your mortgage or rent, medical bills, food and more.

### You can even work part-time.

Being productive feels good. That's why the plan also allows you to work part-time and still receive benefit payments. We understand that you may have to work your way back up to earning 100 percent of your income, which is the goal.

#### Disability specialists can help you return to work.

The plan includes personal support from disability specialists who will work with you and your employer to help you return to work more quickly so you can get back to work safely and back to earning your full wage.

2019–20 Voluntary Short-Term Disability Rates	
Age as of July1st	
Less than 25	\$0.910
25 - 29	\$0.897
30 - 34	\$0.910
35 - 39	\$0.757
40 - 44	\$0.812
45 - 49	\$0.801
50 - 54	\$0.914
55 - 59	\$1.119
60 - 64	\$1.410
65 +	\$1.621

### **Pre-existing Conditions Exclusion**

UnitedHealthcare will not cover any disability that begins during the first 12 months after the covered person's effective date of insurance that is caused or contributed to by a pre-existing condition.

Pre-existing condition means: any Sickness or Injury including Mental Illness, Substance Abuse or Subjective Symptoms for which the Covered Person, within 3 months prior to his Effective Date of insurance:

- was diagnosed by or received Treatment from a legally qualified Physician; or
- had symptoms for which an ordinarily prudent person would have sought Treatment.

<sup>\*</sup> Protect confidential information; use the screen lock when stepping away from your device.